

# Living and working in the Netherlands

A guide to rights, obligations, and a job in the  
Netherlands for workers from European countries



WERKbedrijf



WERKbedrijf

# Do you intend to live and work in the Netherlands?

Then read this leaflet carefully. Find out about the requirements and formalities before you set off. That will avoid disappointment when you arrive. Once you have decided to move, you will save a lot of time if you know how things work in your (temporary) host country.

This leaflet contains information about:

- the conditions attached to working in the Netherlands
- how to find a job in the Netherlands
- the formalities you must complete before you can live and work in the Netherlands

UWV WERKbedrijf brings together jobseekers and employers and participates in EURES, the international network of organisations in the field of employment services. UWV WERKbedrijf has a large number of vacancies on its database and puts employers and jobseekers in touch with one another. This leaflet has been produced jointly by UWV WERKbedrijf and the Ministry of Social Affairs and Employment, which is responsible for promoting employment, modern labour relations and (the organisation of) social security.

If after reading this leaflet you still have questions about living and working in the Netherlands, please visit the UWV WERKbedrijf website, [www.werk.nl/eures](http://www.werk.nl/eures) or the website of the Ministry of Social Affairs, [www.employment.gov.nl](http://www.employment.gov.nl). You can also contact the ministry by phone on +31 70 333 44 44.



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# 1. A brief introduction

The Netherlands is a relatively small country with a land area of 41,864 km<sup>2</sup> and 16.4 million inhabitants. Despite being small, it is the world's sixth largest exporter and investor.

The Netherlands is known around the world for its constant battle with water. In addition to 450 kilometres of coastline, it also has many rivers and lakes. A lot of the land consists of flat polders which are ringed with dykes. Almost half the land is below sea level and is artificially protected against the high water level. In the past windmills helped to keep things dry, and they are still a characteristic feature of the Dutch landscape.

The biggest symbol of the battle with the sea is the Delta Works. This enormous complex of flood barriers protects the southern part of the Netherlands from flooding. It took fifty years to construct this ingenious piece of engineering.

The Netherlands has a constitutional monarchy with a parliamentary system. The Queen and her ministers lead the government. Over five percent of the population currently has a foreign nationality. You can find more information and key figures on the Netherlands' social and political organisation, population and economy on the website of the Ministry of Foreign Affairs, [www.minbuza.nl](http://www.minbuza.nl).

# 2. Formalities on arrival and when living in the Netherlands

## Who may work in the Netherlands?

People from the following European countries are free to live and work in another member state: Belgium, Cyprus, Denmark, Germany, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, the Netherlands, Norway, Austria, Poland, Portugal, Slovenia, Slovakia, Spain, the Czech Republic, the United Kingdom, Iceland and Sweden. These countries are part of the 'European Economic Area'. This means that their citizens can live and work where they like, and only need a residence permit. This also applies to citizens of Switzerland, with which a separate agreement has been concluded.

## What do you need?

If you want to live and work in the Netherlands you must have:

- A valid passport
- Health insurance (if you want to stay for more than six months)
- Adequate income

## Residence permit/proof of registration for Citizens from the Union

Citizens from the EEA member states or from Switzerland who wish to stay in the Netherlands for longer than three months or have already been in the Netherlands for longer than three months must register with the Immigration and Naturalisation Department (Immigratie- en Naturalisatiedienst (IND)). The IND is the organization which executes the Dutch immigration policy. This is advisable in order to obtain a proof of a lawful residence. Sometimes employers ask for this before entering into a contract, but you also sometimes need it for opening a bank account. Citizens from Romania and Bulgaria cannot register, but can request a proof of lawful residence (residence document) from the IND.

## Restrictions

People from Romania and Bulgaria cannot work unless their employer has a work permit for them. The employer, and not the employee, must apply for the work permit. The Employee Insurance Agency (Uitvoeringsinstituut werknemersverzekeringen (UWV)) is responsible for issuing or refusing work permits in the Netherlands.

### How to register with the Immigratie en Naturalisatiedienst (Immigration and Naturalisation Service - IND)

1. You register with the municipal council where you are living
2. You call the IND for an appointment when you have completed your registration with the municipal council
3. You wait to receive a letter from the IND confirming your appointment. With this letter you will also receive a registration form
4. You fill in this form at home and gather together the required documents
5. You go to the IND office to register
6. The IND checks your registration and issues you with a registration certificate.

You can contact the IND by phone on 0900 - 123 45 61 (€ 0.10 per minute) on weekdays between 9.00 a.m. and 5.00 p.m. From abroad call +31 20 889 30 45 (this number is not available from inside the Netherlands). To make an appointment, select the 'afsprakenlijn' (appointments line) option.

Citizens from the EEA member states and from Switzerland who work in the Netherlands have the same rights as Dutch citizens with regard to wages, employment conditions, access to housing, professional training, social security and trade union membership. For more information visit [www.ind.nl](http://www.ind.nl).

People from Romania and Bulgaria can obtain a proof of lawful residence from the IND ([www.ind.nl](http://www.ind.nl)). Once you have completed the form you must hand it in at one of the IND offices. Before visiting, you must first make an appointment with your local IND office by calling 0900 - 123 45 61 (calls cost € 0.10 per minute) and you will be told which information you should bring with you to the appointment.

### Combined number for tax and social security (citizen service number)

Before you can actually start work in the Netherlands, you need a combined number for tax and social security (citizen service number; burgerservicenummer (BSN) in Dutch). All (potential) employers and employment agencies will ask for this number if you are looking for or starting work. You can obtain a citizen service number from the town hall (stadhuis) in the municipality where you live. If you want to live in the Netherlands for less than three months, you can request a sofi (tax and social security) number at one of the tax offices. This will also apply if you are coming to work here but not live here. For more information and the addresses of tax offices please visit [www.belastingdienst.nl](http://www.belastingdienst.nl) or call 0800 - 05 43 (within the Netherlands) or +31 55 538 53 85 (from abroad).

### Who can come with you to the Netherlands?

Members of your family and relatives who are dependent on you, such as children. They have the same rights as you.

## 3. Looking for work

It is a good idea to start looking for work before you depart for the Netherlands. The adviser from the European Job Mobility Portal (EURES) in your country of origin can help you with this. EURES is a European network of employment services and has its own website with vacancies at [www.ec.europa.eu/eures](http://www.ec.europa.eu/eures). You can also place your CV on this site.

### Before departure

Step one: find out what jobs are suitable for someone with your training or education. It is thereby useful to have your diploma(s) assessed in your country of origin using the Dutch criteria. A Dutch employer will then also have a good insight into your knowledge and skills straightaway.

### In the Netherlands

You can also have your (foreign) diploma assessed in the Netherlands. UWV WERKbedrijf will pass your request on to the competent authorities who will check the authenticity and completeness of your file. Allow eight to nine weeks for this process. If you already have the prospect of a job in the Netherlands, you can contact Informatiecentrum DiplomaWaardering (Information Centre for Credential Evaluation - ICDW) direct to have your diploma assessed, so without the intervention of UWV WERKbedrijf. For information about the assessment of foreign diplomas visit [www.idw.nl](http://www.idw.nl).

### UWV WERKbedrijf

The search for work in the Netherlands often starts at UWV WERKbedrijf. UWV WERKbedrijf helps you find a job and provides you with advice, information and assistance. For a list of vacancies and other information visit [www.werk.nl](http://www.werk.nl).

### Temporary employment agencies

There are many temporary employment agencies in the Netherlands and you will find an overview of them at [www.uitzendbureau.pagina.nl](http://www.uitzendbureau.pagina.nl). If you do not speak Dutch, it is perhaps better to apply to temporary employment agencies which are aimed specifically at foreign workers. You will find an overview of these agencies at [www.werk.nl/eures](http://www.werk.nl/eures). Generally speaking, temporary employment agencies only offer temporary jobs, but these can lead to permanent employment.

## Internet

In addition to the website of UWV WERKbedrijf (werk.nl), there are many other vacancies sites. To see a list visit [www.vacature.overzicht.nl](http://www.vacature.overzicht.nl) and [www.werk.startpagina.nl](http://www.werk.startpagina.nl).

## Job advertisements

The Dutch newspapers - particularly the Saturday editions - contain a lot of job advertisements. National newspapers include NRC Handelsblad, Trouw, De Volkskrant, De Telegraaf and Algemeen Dagblad.

## Speculative applications

On spec applications are widespread in the Netherlands. Even if you apply to a company which does not currently have any vacancies, your application will often be filed until a suitable vacancy arises. You can obtain information about specific companies from the Chamber of Commerce (Kamer van Koophandel, [www.kvk.nl](http://www.kvk.nl)) or through the embassy or consulate in your country of origin. It is a good idea to call the company that you are interested in before sending in your application, so that can obtain further information. Also ask to whom your letter should be addressed.

## Application letters

Application letters should preferably be written in Dutch, unless the advertisement states that letters in another language will be accepted. Letters must be typed. Application letters in the Netherlands are usually short, concise and to the point. You should indicate why you are applying and why you think that you are the right person for this job. It is also customary to state that you would welcome the opportunity to discuss your application in a personal interview.

## The application procedure

The application procedure depends on the type of work that you are looking for. Employers looking for agricultural and unskilled workers like to meet the applicant face to face. Of course an employer will understand that you cannot travel to the Netherlands just for a job interview, and that is why you send a letter first. The standard procedure for more highly educated workers, middle management and senior staff involves a typed application letter with a cv.

## The curriculum vitae

In the Netherlands the curriculum vitae (cv) is brief and to the point. Education/training and work experience are usually listed in chronological order. Try not to use more than one sheets of A4 (two at most). A Dutch cv contains only dates and factual information - you describe your motivation in the letter. Dutch employers prefer short and concise cvs, so do not include

any information which is not relevant to the job for which you are applying. However, Dutch employers do find hobbies and social activities important, so include them on your cv. Try to list activities which are relevant to the job for which you are applying. Hence participation in a team sport might show that you are able to work as part of a team. Adapt your cv to every vacancy to which you respond. You do not need to include references or copies of diplomas, since the employer will only ask for those at a later stage.

Your cv must contain the following information (in this order):

- Personal details
- Education and training (including important courses)
- Work experience (with precise dates)
- Hobbies and interests

## Europass

When you are looking for work or want to study in Europe, it is important for you to indicate what you know and what your abilities are. Europass helps you out in that respect.

Europass issues a European curriculum vitae (Europass CV) that is used throughout Europe. In addition to this CV, Europass also provides practical documents for language skills, work experience and diplomas. If you want to find out more about Europass, visit the website of the National Europass Centre (NEC) in your country.

## The job interview

During the job interview employers will particularly ask about your motivation and experience. Be prepared for the question as to why you have chosen this company in particular. Employers also often ask applicants to name a number of positive and negative characteristics. The job interviews are usually conducted by one or two interviewers. Sometimes the process involves two or three rounds of interviews. At the end of the meeting you will get the chance to ask questions yourself. Employers appreciate it if you use this opportunity, so prepare well for this part.

## Types of employment

In the Netherlands you can be in paid employment with a Dutch employer (direct or via an employment agency), work on secondment or be self-employed. It is important that the nature of your employment is clear, since this determines your terms of employment, the payment of income tax and the question of whether you are covered by Dutch insurance schemes.

### Working in paid employment

If you are in paid employment, Dutch terms of employment will apply. Your employer pays wages tax and the social security premiums for the insurance schemes. Your insurance covers unemployment, illness and incapacity for work. As an employee in paid employment you occupy the same position as employees with Dutch nationality. If you work through a Dutch employment agency, the following rules also apply:

- The employment agency may not ask you for money in exchange for placement.
- The employment agency must inform you in writing in advance about the terms of employment at the place of work.
- You will be paid in accordance with the collective labour agreement (CAO) of either the employment agency or the company where you are working (if the employment agency has no collective labour agreement).

### Working on secondment

There are three different types of possible secondment:

- You work for a company in your own country which seconds you to a Dutch (subsidiary) company.
- You work in the Netherlands through an employment or secondment agency in your own country.
- You work for a company in your own country that is carrying out work in the Netherlands.

The basic rule is that you work in accordance with the terms of employment in your own country. There are also a number of terms of employment which apply in the Netherlands, namely: Working times and breaks; holiday days; salary; terms and provisions relating to temporary work through an employment agency; health, safety and hygiene at work; protective measures for pregnant women, women who have recently given birth, children and young people; and equal treatment.

### Being self-employed

If you become self-employed, you can set your own terms of employment such as the hourly rate that you charge. You also have to make your own provisions for insurance against illness, unemployment or incapacity for work. You also have to arrange your own tax payments. If you want to be self-employed in the Netherlands, you need a declaration to show to clients. You can obtain this declaration in two ways:

- You are self-employed in your own country. In that case you can request a declaration from your local authorities stating that you are self-employed. When you have this declaration you can start work in the Netherlands as a selfemployed person. Note: this only applies if you work for various clients in the Netherlands. If you work for just one client, Dutch law considers you to be a paid employee.

- You can request a Verklaring arbeidsrelatie (Declaration of Independent Contractor Status - VAR) from the Belastingdienst (Tax Administration). You can request this for trades such as joinery or software development. You cannot request it for commercial activities such the sale and purchase of products. If you do various types of work (e.g. translator and communications consultant) you need to request a declaration for each type of work. You are not obliged to request a declaration, but your client can ask for it.

### More information

If you have any questions about the Verklaring arbeidsrelatie you should contact the Belastingdienst through [www.belastingdienst.nl](http://www.belastingdienst.nl) or by calling 0800 - 05 34, or +31 55 535 385 from abroad.

### Seasonal work

For jobseekers looking for a job in the agricultural sector, there is the possibility to register in the CV-databank on [seasonalwork.nl](http://seasonalwork.nl).

### Collective or individual contracts of employment

A collective labour agreement (CAO) is an agreement between trade unions and employers about the terms of employment in a particular company or sector. These agreements apply to all employees within the company, and not just to the trade union members. Collective labour agreements include agreements on a wide variety of topics, such as salary, wage scales, working hours, rotas, shift work, holiday, additional remuneration for working overtime, working conditions and pension. The agreements within a collective labour agreement always influence individual contracts of employment.

An individual contract of employment is an agreement between you and your employer. The employer is legally obliged to record certain matters, e.g. in the form of a payslip or in a separate letter. A written contract of employment in the most obvious option. This records the following information:

- The name and address of the employer and the employee
- The location(s) where the work needs to be performed
- The employee's position or the nature of the work concerned
- The start date of the contract of employment
- The length of the contract of employment if it is not valid indefinitely
- Holiday entitlements, or the way in which they are calculated
- The salary and how frequently it is paid (period)
- The length of a normal working day or working week
- Details about the contributions to a pension fund
- Details about the temporary contract of employment, where applicable
- The collective labour agreement which applies
- Details about the trial period, where applicable
- The period of notice, or the way in which this is calculated

For some of the items on this list reference need only be made to the collective labour agreement (CAO) which applies to the whole sector. For example, this applies to holiday entitlements, the period of notice, the level of the wage, salary and/or working times (assuming that the collective labour agreement contains agreements about this).

### Permanent or temporary contract

Broadly speaking there are two types of contract: permanent and temporary. A permanent contract is valid for an indefinite period, a temporary contract can apply for a few days or months up to a year. A temporary contract automatically terminates at the end of the agreed period.

### Minimum wage

As an employee in the Netherlands you are entitled to receive at least the statutory minimum wage. There is a minimum youth wage for workers aged under 23. The amounts are listed on the website of the Ministry of Social Affairs and Employment, ([www.szw.nl](http://www.szw.nl) or [www.employment.gov.nl](http://www.employment.gov.nl)).

The minimum wage applies to a full working week (without overtime).

If you work part-time, you will be paid on a pro rata basis. Depending on the agreements made about this, you will receive your wages weekly, monthly or once every four weeks. You will receive a payslip from your employer so that you can check the amount paid.

### Holidays

Every employee in the Netherlands is entitled to fully paid holidays.

The holiday entitlement accrues over the whole year. The minimum number of holiday days to which you are entitled after one year is four times the number of agreed days that you work per week (usually  $4 \times 5 = 20$  days). If you have not been with an employer for a year yet, your holiday entitlement will be calculated on a pro rata basis.

## 4. At work

### Working conditions

Working times and breaks In order to safeguard health and safety at work, there are specific rules about working times and breaks. These apply to all employees. If you are self-employed, these rules do not apply unless there are risks to third parties, such as on the roads. In that case you must abide by the minimum number of rest hours. The time that you are present at the workplace also counts as work, so for example waiting for customers is also considered working time.

The permitted working hours and required rest time differ between jobs. Generally speaking, you should not work for more than ten hours per work period and an average of 45 hours per week. Working overtime from time to time is permitted. You must also have eleven hours rest time every day (which can be reduced to eight hours once a week) and 36 consecutive hours once a week. You are entitled to short breaks. There are strict rules that apply to night shifts. If you work at night, you may work an average of no more than forty hours per week. You must have fourteen hours rest after a night shift and you must rest for at least 48 hours after a series of no more than seven night shifts. Special rules apply to musicians, medical specialists and employees in the transport sector and offshore industry; these can be found at [www.szw.nl](http://www.szw.nl).

### Working safely

Your employer must ensure a safe and healthy working environment. The risk of accidents and illness must be countered as much as possible. If there is still a risk of dangerous situations, your employer must offer personal protection measures (such as a helmet or glasses). You are obliged to use these aids; you also have a responsibility.

### Equal treatment

Dutch law prohibits treating people differently on the basis of religion, personal or political convictions, race, gender, nationality, sexual orientation, marital status, working hours (full-time or part-time), handicap or chronic illness, type of contract (permanent or temporary) or age. Your employer may not discriminate on any of these grounds when hiring staff, assigning employment benefits or dismissing staff.

## Equal payment

The same work must be rewarded the same. A difference in salary may not have anything to do with factors such as gender, race, nationality, handicap or chronic illness, number of working hours or a temporary contract. The same work in different jobs must also be rewarded the same. Your employer may not take advantage of an employee who is prepared to do the same work for a lower wage than another employee. This does not mean that everyone in the same job earns the same wage. An employer may pay someone with a lot of experience a higher wage than someone who has just started, for example.

## Compulsory identification

When you start a job, your employer will ask for valid original proof of identity. Your employer is obliged to check its authenticity and validity, and must keep a copy. Always carry your proof of identity with you, since you are required to show it during a check by the Belastingdienst (Tax Administration) or the Arbeidsinspectie (Health & Safety Inspectorate), for example. This also applies if you are working through an employment agency or subcontractor or are self-employed. Valid proof of identity is a passport from one of the EEA countries, a European identity card or an alien's identity card (vreemdelingendocument). A driving licence is not valid proof of identity when starting a job, since it does not show nationality and says nothing about your right of abode.

## Exploitation and human trafficking

If you are forced to work in unsafe situations, receive a disproportionately low wage, or work exceptionally long hours, this constitutes exploitation. If this is accompanied by compulsion or is the result of misrepresentation, it may constitute human trafficking. Victims of human trafficking can call upon help.

Compulsion exists if:

- You did not arrange the trip and the required papers yourself and you do not have control of your own passport or travel documents
- Your fear of deportation in the event of illegal residence in the Netherlands has been abused
- You have to hand over an unreasonably large proportion of your income
- You have to pay of a relatively high debt
- You have limited freedom of movement and need to work on the instructions of a third party
- You or your family are the victims of blackmail or extortion

If you are the victim of human trafficking, you can invoke the 'B9 scheme'. Briefly, this gives you the right to:

- A period for consideration of up to three months to decide whether you wish to file a complaint
- A temporary residence permit for the duration of the criminal investigation and prosecution of the suspects
- Social provisions such as accommodation, an allowance and medical treatment
- Victims who have filed a complaint of human trafficking and/or are witnesses may work for the duration of their residence permit

Victims of human trafficking can report this to the police or the Arbeidsinspectie (Health & Safety Inspectorate). For help and information, both men and women can contact Stichting tegen vrouwenhandel (Foundation Against Trafficking of Women - STV). This foundation organises and coordinates the initial care of (suspected) victims of human trafficking and initiates the provision of help. You can contact the Helpdesk by e-mail at [stv@opvang.nl](mailto:stv@opvang.nl) or by telephone on +31 33 448 11 86.



## 5. Social security schemes and provisions

**If you are in permanent employment, you are covered by a number of Dutch social insurance schemes. This chapter sets out broadly what this means for you.**

### Illness with full pay

If you are ill, your employer is obliged to continue to pay your wages for two years. You will receive at least 70% of your wages. Sometimes the collective labour agreement stipulates that you will not be paid for the first few days that you are off work ill. If your contract ends during your period of illness, the Uitvoeringsinstituut Werknemersverzekeringen (Employee Insurance Executive Agency - UWW) will take over paying your wages. As an employee you are obliged to help work towards your recovery. If you fail to do so, the employer can stop your wages and ultimately dismiss you. In that case you will not be entitled to sickness benefit from the Uitvoeringsinstituut Werknemersverzekeringen if you are ill.

### Incapacity for work

If you are ill for more than two years and have not managed to return to work, you may be entitled to incapacity benefit. This depends on the work that you are still able to do. The UWW will decide whether you are entitled to benefit, and the level of that benefit.

### Health insurance

Everyone is obliged to take out health insurance. You can do this with one of the many Dutch health insurance companies. The fixed premium is around € 1,100 per person per year. In some cases you can take out insurance with a foreign insurer, provided that this insurance complies with Dutch law. For questions about the obligation to take out health insurance please call the public information service Postbus 51 on 0800 - 80 51 or +31 10 428 95 51 when calling from abroad.

### Unemployment

If you lose your job for reasons outside your control and you have no other work, you may qualify for unemployment benefit. A requirement is that you must have worked for at least six months. The amount and duration of your benefit depends on your work history. The benefit is always temporary. It is important that you register with UWW WERKbedrijf as soon as you become unemployed.

UWW WERKbedrijf can tell you what your rights and obligations. If you are self-employed, you are responsible for arranging your own insurance against unemployment. For more information about social security please contact the UWW WERKbedrijf (see [www.werk.nl](http://www.werk.nl) for office addresses) or the UWW: [www.uww.nl](http://www.uww.nl).

### Social assistance

You must be able to support yourself in the Netherlands. People who are unable to do so will receive social assistance from the municipality where they live. This assistance is intended to be temporary and the aim is that a person will provide for themselves again as soon as possible through paid work.

Only in certain circumstances will you qualify for social assistance. Hence you are not entitled to social assistance during the first three months of your residence. If you come to the Netherlands to look for work, you cannot call upon any financial support. If you nonetheless claim social assistance, this may have negative consequences for your right of abode in the Netherlands.

### Pension

As soon as you start living or working in the Netherlands you accrue pension rights. The General Old Age Pension (Algemeen Ouderdomspensioen - AOW) is a universal minimum pension provision. Many companies also contribute to a pension fund to provide a supplementary pension for their employees. Your employer can tell you more about this.

### Child benefit

If you are living or working in the Netherlands and you have children aged under 18, then you are entitled to child benefit. When you have reported the birth of your child to the Civil Affairs Department (Dienst Burgerzaken) for your municipality, you will automatically receive the application form for child benefit. If you already have children when you move to the Netherlands, you should apply for child benefit yourself. For more information visit [www.svb.nl](http://www.svb.nl).

### More information

The Ministry of Social Affairs and Employment publishes a leaflet twice a year which sets out all the rules and amounts relating to social security. You can find this leaflet at [www.szw.nl](http://www.szw.nl) or [www.employment.gov.nl](http://www.employment.gov.nl).

### Transferring accrued social security rights

The Netherlands have made arrangements about social security with a lot of different countries, making it easier for you to transfer accrued rights. This is something you have to arrange before your arrival in the Netherlands.

## Transferring unemployment benefits to the Netherlands

Do you want to transfer your employment benefits from your country of origin? Ask the benefits agency in your country for [Form PD U2](#) or [Form E303](#), and take this with you when you report to UWV WERKbedrijf within seven days of your arrival in the Netherlands.

## Working in the Netherlands

Are you coming to the Netherlands because you found employment here? In that case, you don't have to visit your UWV WERKbedrijf. Still, it can do no harm to bring a [Form PD U1](#) or [Form E301](#) with you to the Netherlands, showing the periods during which you worked in the other country. This information is important when you lose your job or become occupationally disabled.

## Other social security benefits

You can also make preparations for other social security benefits such as your medical insurance. Ask your insurer for a European Health Insurance Card (EHIC). You may also be able to find the correct documents in your country of origin for things such as child support, pensions, maternity leave, survivor's insurance and other types of insurance. Which agency you will have to contact for this will differ per country.

When you are coming to the Netherlands within the framework of a secondment agreement, you must bring along [Form A1](#) or [Form E101](#).

For more information, visit [www.werk.nl/eures](http://www.werk.nl/eures), [www.belastingdienst.nl](http://www.belastingdienst.nl) and [www.newtoholland.nl](http://www.newtoholland.nl)

## Tax

If you are paid a salary, your employer will automatically deduct wages tax and pay it to the Belastingdienst (Tax Administration), together with your social security premiums. Wages tax is an advance payment of income tax. Income tax is levied on various source of income.

There are three tax 'boxes':

- Box I: income from work and home ownership
- Box II: income from a sentimental interest
- Box III: income from savings and investments

The tax that you pay on income from work and home ownership (box I) increases incrementally as your income increases, so that you have to pay more tax on a higher income. For more information call the Tax Administration Private Individuals (Belastingdienst Particulieren) on 0800 - 05 43 or visit [www.belastingdienst.nl](http://www.belastingdienst.nl).

# 6. Living in the Netherlands

**As a citizen of an EEA country you do not need a residence permit in order to be able to work in the Netherlands. However, such a document can be useful.**

Employers will sometimes ask for it before they conclude a contract with you. Banks will ask for it when you open a bank account. Other official institutions will also ask for it. You can apply for a residence permit at the immigration desk of the Civil Affairs department (Dienst Burgerzaken) for the municipality where you live. Citizens of the EEA member states or Switzerland who want to remain in the Netherlands for more than three months or who have already been living in the Netherlands for more than three months need only register with the IND. You can find the Residence Wizard at [www.ind.nl](http://www.ind.nl) with all the rules about residence in the Netherlands.

## Accommodation

If you want to rent accommodation, you can register with a housing association. Because they often have long waiting lists (particularly in the big cities) it is often quicker to seek accommodation through private letting agencies. They usually ask for a month's rent as a deposit. The statutory period of notice is at least one month. Tenants in the Netherlands are protected by the Huurwet (Rent Act). Hence the accommodation must meet certain criteria and be well-maintained. In some cases you may qualify for a financial contribution towards the rent. This is dependent on your income and the rent that you pay. Ask your landlord or municipal council or visit [www.huurtoeslag.nl](http://www.huurtoeslag.nl). For more information about Dutch housing policy visit [www.vrom.nl](http://www.vrom.nl).

If you are buying a home, you can obtain more information from banks or other finance providers (mortgage brokers). Mortgages in the Dutch market usually have a term of thirty years, but it is also possible to opt for a shorter term. The interest that you pay on your mortgage is deductible from your income tax. You pay six percent transfer tax on property. Information about accommodation can best be obtained from the municipal council where you hope to live. Most municipal councils have their own website where you can find important telephone numbers. Information about accommodation can also be obtained from public libraries. You can also use the Internet.

## Pets

If you move from one EU member state to another member state, you do not need customs authorisation to move your possessions. The same applies to most pets. However, it is a good idea to ask the customs authorities whether

any special restrictions apply to certain animals. You may also need a health certificate for animals which are less than four months old and a document which shows that your animal has been vaccinated against rabies (for animals that are more than three months old). Other rules may apply to your pet when you return to your country of origin.

### Money matters

You do not necessarily need to relocate all your financial arrangements. It is, however, advisable to open a bank account in the Netherlands. For this you need at least one official proof of identity and your residence permit. Some banks also ask for proof of income, such as a payslips.

### Registering births, deaths and marriages

You must register births, deaths, marriages, a new address and similar changes with the municipal registry within a specified period.

### Family doctors

As soon as you move to the Netherlands, you must register with a family doctor practice. You can choose a family doctor in your area. Most practices offer consultations by appointment at certain times. You must always have a referral from your family doctor to obtain hospital treatment. The only exceptions to this are dental care and treatment by the accident and emergency department at major hospitals.

### Car

If you bring your car with you, you must have it registered with the Rijkdienst voor wegverkeer (National Road Traffic Service - RDW). You can contact the RDW on telephone number 0900 - 07 39 or via the website at [www.rdw.nl](http://www.rdw.nl). You must register your car within six months of arriving in the Netherlands and you are obliged to pay Dutch road tax and display a Dutch registration plate. To obtain a registration plate, you must first have your vehicle inspected. If you wish to remain in the Netherlands for more than a year, you must exchange your driving licence for a Dutch driving licence (even if you already hold a pink EU driving licence). You can also exchange your driving licence after a year, but you will then have to provide additional information such as a medical certificate. If you want to work for a Dutch company as a truck driver, you will need to hold a heavy goods vehicle licence (alongside a normal driving licence).

### Transport

The Netherlands is a relatively small and densely populated country. Alongside car and rail, bicycles are also an important form of transport (possibly even one of the best, particularly in big cities). There are also many people who cycle for fun and relaxation.

### Shops

Shops are generally open Tuesday to Friday from 9.00 or 10.00 a.m. to 6.00 p.m. Many shops are closed on Monday (morning). On Saturday most shops are open until 5.00 p.m. Late night shopping generally takes place on Thursday (in bigger towns and cities) or on Friday (in the smaller towns and villages). Many shops in city centres are also open on Sunday. Large supermarkets close in the evening between 8.00 and 10.00 p.m.

### The education system

Children in the Netherlands are required to attend school between the ages of five and eighteen. This applies to all children who live in the Netherlands or are residing there for a longer period, regardless of their nationality or religion. Virtually all children attend school from their fourth birthday so that they can get used to school. The school can also improve their understanding and speaking of Dutch through play. Children who do not speak Dutch at home particularly benefit from this. For more information about the Dutch education system visit the website of the Ministry of Education, Culture and Science at [www.minocw.nl](http://www.minocw.nl).

### Income and cost of living

The cost of living in the Netherlands is high compared to many other countries. Most people spend a large proportion of their income on housing. The Consumentenbond (Consumers' Association) can tell you more about the cost of living in the Netherlands. ([www.consumentenbond.nl](http://www.consumentenbond.nl)).

### Public holidays

The Netherlands has two national holidays: Koninginnedag (Queen's Day) on April 30th and Liberation Day on May 5th. There are also a number of holidays which most employers honour: New Year's Day (1 January), Good Friday, Easter Monday, Ascension Day, Whit Monday, Christmas Day and Boxing Day. Whether you get these days off work depends on the agreement between employers and employees in the collective labour agreement or on the agreements in your contract of employment. The best idea is to ask your employer on what holidays you get a day off. If you are working on a holiday, this does not mean that you are automatically entitled to additional remuneration (in terms of time or money). This is not governed by law, but depends on the agreements between employer and employee. Consult your collective labour agreement or contract of employment for more information.

### Cultural and social life

You can find more information about cultural and social life in the Netherlands at [www.holland.com](http://www.holland.com), such as a calendar of exhibitions and events.



## 7. Useful addresses

There are a lot of organisations that can help you if you want to live and work in the Netherlands.

### Arbeidsinspectie (Health & Safety Inspectorate)

The Arbeidsinspectie checks that employers and employees are abiding by the rules on safety at work. As an employee you can submit a complaint if your employer does not abide by the legal requirements relating to safety at work. You must first have tried to resolve the issue in consultation with your employer. The Arbeidsinspectie always tries to maintain the anonymity of your complaint. For more information visit [www.arbeidsinspectie.nl](http://www.arbeidsinspectie.nl).

### UWV WERKbedrijf

UWV WERKbedrijf is your first point of contact for finding work in the Netherlands. You can also turn to UWV WERKbedrijf with questions about dismissal and to apply for unemployment benefit. Most municipalities have a UWV WERKbedrijf office. For more information about working in the Netherlands and the addresses of the UWV WERKbedrijf offices visit [www.werk.nl](http://www.werk.nl).

### EURES

EURES (European Employment Services) is a joint venture by the European Commission, employment agencies in EEA countries and other regional and national institutions such as trade unions and employers' organisations. EURES offers information, advice and employment facilitation services. For more information visit [www.eures.europa.eu](http://www.eures.europa.eu).

### Uitvoeringsinstituut werknemersverzekeringen (Employee Insurance Executive Agency - UWV)

The Uitvoeringsinstituut werknemersverzekeringen is responsible for benefit payments during unemployment, illness, pregnancy and incapacity for work, amongst other things. You can the UWV by phone on 0900 - 92 94 or visit [www.uwv.nl](http://www.uwv.nl) for the addresses of UWV departments.

### Sociale Verzekeringsbank (Social Insurance Bank - SVB)

Amongst other things, the Sociale Verzekeringsbank (SVB) is responsible for paying the state old age pension (AOW) and child benefit. Visit [www.svb.nl](http://www.svb.nl) for more information about the organisation and schemes for which the SVB is responsible. More information on telephone number +31 20 656 56 56.

## Trade unions

Trade unions protect the interests of employees in the negotiations with employers about terms of employment which are recorded in a Collective Labour Agreement (CAO). Trade unions also provide their members with advice and support with regard to labour disputes. Visit [www.vakbond.nl](http://www.vakbond.nl) for a list of all the trade unions (only available in Dutch).

The biggest trade unions in the Netherlands are:

- Federatie Nederlandse Vakbeweging (FNV) Visit [www.fnv.nl](http://www.fnv.nl) or call the FNV service line on 0900 - 330 03 00 (€ 0.10 per minute; available on Monday, Tuesday and Friday between 12.30 p.m. and 4.00 p.m.), or by e-mail: [info@vc.fnv.nl](mailto:info@vc.fnv.nl).
- Christelijk Nationaal Vakverbond (CNV). Visit [www.cnv.nl](http://www.cnv.nl) or call 0900 - 268 46 36 (€ 0.10 per minute). You can also e-mail [cnvinfo@cnv.nl](mailto:cnvinfo@cnv.nl).
- Vakcentrale voor middengroepen en hoger personeel (MHP). Visit [www.vakcentralemhp.nl](http://www.vakcentralemhp.nl), call +31 345 851 900 or e-mail [info@vc-mhp.nl](mailto:info@vc-mhp.nl).

## Juridisch Loket

Contact the Juridisch Loket (Legal Helpdesk) for free legal information and advice. They have information about most legal issues, including issues relating to your work. They can also refer you to other bodies. The addresses of the offices can be found at [www.hetjl.nl](http://www.hetjl.nl). Or call 0900 - 80 20 (€ 0.10 per minute).

## Postbus 51

Postbus 51 is the Dutch government centre for public information. You can turn to this institution for all government-related issues. You can contact Postbus 51 in various ways: by phone on 0800 - 80 51 (free call) or from abroad on +31 70 308 19 85 (normal rate); by e-mail: [vragen@postbus51.nl](mailto:vragen@postbus51.nl), or via the website at [www.postbus51.nl](http://www.postbus51.nl).

## Ministry of Social Affairs and Employment (SZW)

For questions about social security in the Netherlands you can call the Ministry of Social Affairs and Employment on 0800 - 90 51 (free call) or from abroad on +31 70 333 44 44. For more information visit [www.szw.nl](http://www.szw.nl) or [www.employment.gov.nl](http://www.employment.gov.nl).